

The invention claimed is:

1. A method for authenticating a user who is attempting access to a network resource or service on a computer or server through an access terminal, the method comprising:

- 5 determining an ID of the user attempting access,
 determining a current physical location of the access terminal;
 determining a current physical location of an identified mobile terminal,
the identity of the mobile terminal being associated with an authorized user
who has the determined ID;
- 10 comparing the current physical location of the access terminal with the
current physical location of the mobile terminal; and
 denying or granting access to the network resource or service based
on the results of the comparing step.
- 15 2. The method of claim 1 wherein the physical location of the access
terminal is determined from a received response to a location query sent to
the access terminal.
3. The method of claim 1 wherein the access terminal is at a fixed
location that is determined from an identity of that access terminal.
- 20 4. The method of claim 1 wherein the physical location of the mobile
terminal is determined from a received response to a location query sent to
the mobile terminal.
5. The method of claim 1 wherein the physical location of the mobile
terminal is determined from a message received from the mobile terminal that
is sent by the user.

6. The method of claim 5 wherein the message received from the mobile terminal identifies the current location of the mobile terminal and identity of the mobile terminal.

7. The method of claim 1 wherein if the current physical location of the access terminal and the current physical location of the mobile terminal are within a predetermined range of one another, then access is granted.

8. A method at a mobile terminal comprising:
in response to a request, determining a current physical location of the mobile terminal and sending the determined current physical location to a specified location for comparison with a current physical location of an access terminal from which a user is attempting access to a network resource or service and for which the mobile terminal has been identified as being associated with an authorized user of the network resource or service, and based on the comparison access to the network resource or service is granted or denied.

9. The method of claim 8 wherein the request is received and the response sent over a wireless network.

10. The method of claim 8 wherein the request is received on the access terminal and the response is sent over a wireless network.

11. Apparatus for authenticating a user who is attempting access to a network resource or service on a computer or server through an access terminal, the method comprising:

means for determining an ID of the user attempting access,

means for determining a current physical location of the access terminal;

means for determining a current physical location of an identified mobile terminal, the identity of the mobile terminal being associated with an
5 authorized user who has the determined ID;

means for comparing the current physical location of the access terminal with the current physical location of the mobile terminal; and

means for denying or granting access to the network resource or service based on the comparison.

10 12. The apparatus of claim 11 wherein the physical location of the access terminal is determined from a received response to a location query sent to the access terminal.

13. The method of claim 11 wherein the access terminal is at a fixed location that is determined from the identity of that access terminal.

15 14. The apparatus of claim 11 wherein the physical location of the mobile terminal is determined from a received response to a location query sent to the mobile terminal.

15. The apparatus of claim 11 wherein the physical location of the mobile terminal is determined from a message received from the mobile
20 terminal that is sent by the user.

16. The apparatus of claim 15 wherein the message received from the mobile terminal identifies the current location of the mobile terminal and identity of the mobile terminal.

17. The apparatus of claim 11 wherein access is denied if the current physical location of the access terminal and the current physical location of the mobile terminal are different or not within a predetermined range of one another.

5 18. A computer readable media tangibly embodying a program of instructions executable by a computer to perform a method for authenticating a user who is attempting access to a network resource or service on a computer or server through an access terminal, the method comprising:

 determining an ID of the user attempting access,
10 determining a current physical location of the access terminal;
 determining a current physical location of an identified mobile terminal,
the identity of the mobile terminal being associated with an authorized user
who has the determined ID;

 comparing the current physical location of the access terminal with the
15 current physical location of the mobile terminal; and
 denying or granting access to the network resource or service based
on the results of the comparing step.

 19. The media of claim 18 wherein in the method the physical location
of the access terminal is determined from a received response to a location
20 query sent to the access terminal.

 20. The media of claim 18 wherein in the method the access terminal
is at a fixed location that is determined from an identity of that access
terminal.

21. The media of claim 18 wherein the method the physical location of the mobile terminal is determined from a received response to a location query sent to the mobile terminal.

22. The media of claim 18 wherein the method the physical location of
5 the mobile terminal is determined from a message received from the mobile terminal that is sent by the user.

23. The media of claim 22 wherein the method the message received from the mobile terminal identifies the current location of the mobile terminal and identity of the mobile terminal.

10 24. The media of claim 18 wherein the method if the current physical location of the access terminal and the current physical location of the mobile terminal are within a predetermined range of one another, then access is granted.